

Regular Correspondence:  
195 North Harbor Drive, Suite 5403, Chicago Illinois 60601-7540

Docketed Correspondence:  
Post Office Box 7131, Chicago Illinois 60680-7131

**Peter K. Trzyna, Esq.**

Telephone: (312) 240-0824 Facsimile: (312) 240-0825

E-mail: pktlaw@email.msn.com

# Fax

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<b>To:</b> Examiner Stefanos Karmis	<b>Re:</b> 09/604,696 Supp Response
<b>Firm:</b> United States Patent and Trademark Office	<b>Date / Time:</b> November 10, 2004
<b>Street Address:</b>	<b>Phone:</b> (703) 305-8130
<b>City, State Zip:</b> Washington, D.C., 20231	<b>Fax:</b> (703) 872-9306
<b>cc:</b>	<b>No. of Pages:</b> 6 (including cover)

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PATENT

Paper No.

File: Carr-P1-00

Date: November 10, 2004

Signed:   
Peter K. Trzyzna (Reg. No. 32,601)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster  
Serial No. : 09/604,698  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING  
Group Art Unit : 3624  
Examiner : Karmis, Stefanos

Honorable Commissioner of Patents and Trademarks  
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:

1. Supplemental Response.


**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 10, 2004

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

  
Peter K. Trzyna  
(Reg. No. 32,601)

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Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

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NOV 10 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Inventor	:	Philip Carragher and Steven Earl Webster
Serial No.	:	09/604,969
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3624
Examiner	:	Karmis, Stefanos

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**SUPPLEMENTAL RESPONSE**

S I R :

In response to the Office Action mailed 8 August 2004 in the above-referenced patent application, please reconsider the application in view of the amendment and the remarks set forth below:

In said Office Action, the Examiner contends that the Amendment and Response filed 6 May 2004 is not fully responsive as being non-compliant with 37 CFR Sec. 1.111 because the remarks do not include arguments pointing out specific distinctions believed to render the added new claims patentable over the applied reference.